

Asset Acceptance, LLC

Toll Free 877-850-0053 Ext. 0
PO Box 2036
Warren, MI 48090-2036

December 2, 2011

DEC 12 2011

First Notice

Re: WASHINGTONMUTUAL

Original Acct #: [REDACTED]

Asset Acceptance, LLC Acct #: [REDACTED] 109

Balance Past Due: \$3195.08

Dear Nancy Gard:

It is our pleasure to welcome you as a new customer of Asset Acceptance, LLC. Your account with the above mentioned creditor has been purchased and is now owned by Asset Acceptance, LLC. In order to insure proper credit for any payments it is necessary that all future payments and inquiries be made to: Asset Acceptance, LLC, PO BOX 2036, Warren, MI 48090-2036.

Unless you notify this office within 30 days after receiving this notice that you dispute the validity of this debt or any portion thereof, this office will assume this debt is valid. If you notify this office in writing within 30 days from receiving this notice, this office will: obtain verification of the debt or obtain a copy of a judgment and mail you a copy of such judgment or verification. If you request this office in writing within 30 days after receiving this notice this office will provide you with the name and address of the original creditor, if different from the current creditor.

This is an attempt to collect a debt and any information obtained will be used for that purpose.

Sincerely,

Christi Wright Phone: 877-850-0053 Ext. 0
Debt Collector
Asset Acceptance, LLC

We may report information about your account to credit bureaus. Correspondence concerning inaccuracies and disputes relating to your credit report should be sent to: P.O. Box 1630 Warren, MI 48090-1630.

See Reverse Side for Important Information Regarding Privacy Policy

REDACTED

Delatch Lower Portion and Return with Payment

ICGASSE01_OS_0328



PO Box 2042
Warren MI 48090-2042

ADDRESS SERVICE REQUESTED

Asset Acceptance, LLC Acct #: [REDACTED] 109
Balance Past Due: \$3195.08

December 2, 2011

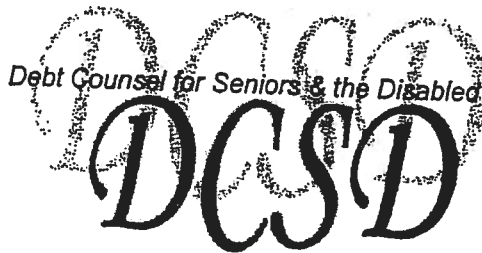
Asset Acceptance, LLC
PO Box 2036
Warren MI 48090-2036



Nancy Gard

WI [REDACTED]





December 14, 2011

BY FAX ONLY: 586-446-5642

Collections Manager
Asset Acceptance LLC
PO Box 2036
Warren, MI 48090

REDACTED

Re: Nancy Gard & Richard Gard
Your reference # [REDACTED] 109 - Washington Mutual: Ending in [REDACTED]
Our file # [REDACTED]

To Whom It May Concern:

Please be advised that my law firm represents the above-referenced client(s) for the purpose of enforcing their rights pursuant to all applicable federal debt collection laws. Debt Counsel for Seniors and the Disabled exclusively represents clients who are senior citizens, disabled or both and whose only income (e.g. social security, disability, etc.) is protected by federal law. This client regrets not being able to pay however, at this time they are insolvent as their monthly expenses exceed the amount of income they receive.

This letter serves as notice that my client hereby **disputes** the above-referenced alleged debt and requests **validation** of it in accordance with **15 U.S.C. § 1692g**. Please provide the name and address of the original creditor, if different from the current creditor. Unless and until this validation is furnished, we do not recognize any right on your part to collection any amount from our client through credit reporting or any other means. Please be advised that the continuation of collection activity without adequately responding to the validation request, could result in a lawsuit against you pursuant to **15 U.S.C. § 1692g(b)**.

As the client's attorney, I respectfully inform you that you must **cease** and desist contacting my client(s) pursuant to **15 U.S.C. § 1692c(a)(2) and 1692c(c)**. If and when you violate these statutes, I will not hesitate to pursue all legal remedies for my client with local co-counsel.

Sincerely,

Jerome S. Lamet
Supervising Attorney
Debt Counsel for Seniors and the Disabled

Cc: Nancy Gard & Richard Gard



Jerome S. Lamet, Supervising Attorney
The Pontiac Building
542 South Dearborn
Suite 1260
Chicago, Illinois 60605
V: (312) 939-2221
F: (312) 266-3100

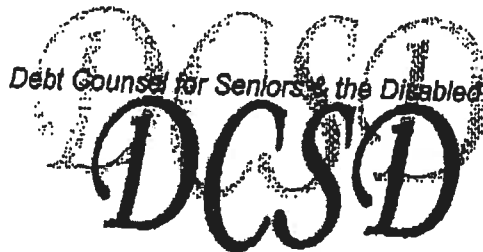
TRANSMISSION VERIFICATION REPORT

TIME : 12/14/2011 16:31
NAME : JEROME LAMET LTD
FAX : 13123563199
TEL : 13129392221
SER. # : BROD8J797996

DATE, TIME
FAX NO./NAME
DURATION
PAGE(S)
RESULT
MODE

12/14 16:30
15864465642
00:01:13
02
OK
STANDARD

REDACTED



December 14, 2011

BY FAX ONLY: 586-446-5642

Collections Manager
Asset Acceptance LLC
PO Box 2036
Warren, MI 48090

Re: Nancy Gard & Richard Gard
Your reference # [REDACTED] 109 - Washington Mutual: Ending In [REDACTED]
Our file # [REDACTED]

To Whom It May Concern:

Please be advised that my law firm represents the above-referenced client(s) for the purpose of enforcing their rights pursuant to all applicable federal debt collection laws. Debt Counsel for Seniors and the Disabled exclusively represents clients who are senior citizens, disabled or both and whose only income (e.g. social security, disability, etc.) is protected by federal law. This client regrets not being able to pay however, at this time they are insolvent as their monthly expenses exceed the amount of income they receive.

This letter serves as notice that my client hereby disputes the above-referenced alleged debt and requests validation of it in accordance with 15 U.S.C. § 1692g. Please provide the name and address of the original creditor, if different from the current creditor. Unless and until this validation is furnished, we do not recognize any right on your part to collection any amount from our client through credit reporting or any other means. Please be advised that the continuation of collection activity without adequately responding to the validation request, could result in a lawsuit against you pursuant to 15 U.S.C. §1692g(b).

As the client's attorney, I respectfully inform you that you must cease and desist contacting my client(s) pursuant to 15 U.S.C. § 1692c(a)(2) and 1692c(c). If and when you violate these

Asset Acceptance, LLC

RE: WASHINGTONMUTUAL

Original Creditor Acct #: XXXXXXXXXXXX2538

Asset Acceptance, LLC Acct #: [REDACTED] 109

Current Balance: \$3238.17

DISCOUNTED Settlement Amount: \$999.00

Expiration Date: 04/30/2012

APR 19 2012

Toll Free 1-877-850-0087 Ext. 1795

P.O. Box 2036 Warren, MI 48090-2036

online at www.paymybill.com

YOUR OFFER

One-time payment of

\$999.00

to consider your account
paid on or before
04/30/2012

Settle This Debt Today!

April 1, 2012

Dear Nancy Gard:

We would like to help you eliminate this debt with us. Your current balance is \$3238.17, but if you pay us \$999.00 by 04/30/2012, we will close your account and consider it paid. Why wait? Act now!

TO ACCEPT THIS OFFER YOU NEED ONLY TAKE ONE OF THE FOLLOWING ACTIONS:

- Call Marie Holland toll-free at (877) 850-0087 ext. 1795 today to discuss the offer details and set up your payment arrangement.
- Go online to www.paymybill.com using your debit card, credit card, or checking account. Your user ID is: [REDACTED] Your password is: [REDACTED] 109.
- Mail a check or money order made payable to Asset Acceptance, LLC using remittance coupon below and the enclosed return envelope.

BENEFITS OF ACCEPTING THIS OFFER

- A zero balance on your WASHINGTONMUTUAL account with us.
- A paid account letter upon request.
- We will report your account as paid to the credit bureaus.

The settlement offer outlined in this letter is guaranteed through the referenced expiration date. It may be possible to extend the deadline under certain circumstances or if you call us by 04/30/2012. After this date, we reserve the right to modify the settlement offer, or revoke it entirely. We are not obligated to renew this offer.

This offer is void if a previous settlement has been arranged. Please note that the Current Balance was calculated on 03/15/2012 and may vary due to payments and/or accrual of interest after that date.

This is an attempt to collect a debt and any information obtained will be used for that purpose.

Sincerely,

Marie Holland

(877) 850-0087 Ext. 1795

A debt collector and representative of Asset Acceptance, LLC



Federal law prohibits certain methods of debt collection, and requires that we treat you fairly. You can stop us from contacting you by writing a letter to us that tells us to stop the contact or that you refuse to pay the debt. Sending such a letter does not make the debt go away if you owe it. Once we receive your letter, we may not contact you again, except to let you know that there won't be any more contact or that we intend to take a specific action.

If you have a complaint about the way we are collecting this debt, please write to us at PO Box 1658, Warren, MI 48090-1658, email us at consumercomplaints@assetacceptance.com, or call us toll-free at (877) 208-5809 between 9:00 am and 5:00 pm Eastern Standard Time, Monday - Friday.

The Federal Trade Commission enforces the Fair Debt Collection Practices Act (FDCPA). If you have a complaint about the way we are collecting your debt, please contact the FTC online at www.ftc.gov; by phone at 1-877-FTC-HELP; or by mail at 600 Pennsylvania Ave., N.W., Washington, D.C. 20580.